

## CareFirst's Product Portfolio

### CareFirst Individual Products, con't.

Product	Product Description
<b>Indemnity, PPO &amp; HMO Group Conversion</b>	<ul style="list-style-type: none"> <li>The Group Conversion products provide comprehensive major medical coverage with preventative care to select individuals under 65 leaving group coverage. After meeting a deductible, the CareFirst MD Indemnity plan covers major medical treatment with preventative care on a 75/25% coinsurance plan. The PPO conversion plan is offered in Maryland, D.C. and Virginia. Members are subject to varying deductibles and receive a greater benefit if seeking care from an in-network PPO provider. The HMO group conversion plans provide coverage with varying co-payments for members seeking care from in-network HMO providers.</li> </ul>
<b>Health Maintenance Organization</b>	<ul style="list-style-type: none"> <li>CareFirst BlueChoice, available in MD and D.C., offers a regional network with three co-payment options. Members must select a gatekeeper, and seek care from an in-network provider. Delmarva Health Plan offers HMO coverage in Delaware only, and will be existing the individual market in 2002. For all plans, Dental benefits are available through an add-on rider with Free State. Applicants who meet HIPAA eligibility criteria can purchase HMO products without medical underwriting.</li> </ul>
<b>Catastrophic Health Expense Plan</b>	<ul style="list-style-type: none"> <li>The Catastrophic Health Expense Plan offers supplemental coverage that provides \$1M in extra benefits to any base medical insurance plan for less than \$40/year for individuals.</li> </ul>
<b>Final Expense Whole Life Insurance Coverage</b>	<ul style="list-style-type: none"> <li>Whole Life insurance coverage is offered through CareFirst Insurance Agency to individual direct subscribers enrolled through CareFirst Maryland.</li> </ul>
<b>Long Term Care Coverage</b>	<ul style="list-style-type: none"> <li>Available to all CareFirst clients to meet long-term care needs. Underwritten by GE Financial.</li> </ul>
<b>Indemnity Individual Medicare Supplemental</b>	<ul style="list-style-type: none"> <li>Offered to individuals, primarily over the age of 65, to supplement Medicare benefits. All plans are guaranteed issue and are age-rated.</li> </ul>

Source: CareFirst internal product marketing materials, 2001

## CareFirst's Product Portfolio

### CareFirst Ancillary Products

Product	Product Description
Pharmacy	<ul style="list-style-type: none"> <li>Prescription drug benefits are offered through a managed care pharmacy card program. For all non-federal employee business, CareFirst uses Advance Paradigm as their Pharmacy Benefit Manager.</li> </ul>
Dental	<ul style="list-style-type: none"> <li>CareFirst offers many dental plans including: traditional dental plan, preferred dental plan, HMO dental plans, and voluntary dental plan. CareFirst's dental plans have differing benefits and payment types to suit differing needs.</li> </ul>
Vision	<ul style="list-style-type: none"> <li>CareFirst offers both indemnity and HMO based vision plans at varying benefit levels.</li> </ul>
Flexible Benefits	<ul style="list-style-type: none"> <li>Sold through CareFirst Insurance Agency, flexible benefit plans have up to three components: premium conversion, flexible spending accounts, and a menu of health and non-health options. An outside vendor performs all flexible spending account administrative functions, including claims payment.</li> </ul>
Basic and Voluntary Life and Disability	<ul style="list-style-type: none"> <li>CareFirst Insurance Agency offers group term life, accidental death and dismemberment, short term disability and long term disability insurance are offered to all accounts, regardless of size, enrolled with CareFirst.</li> </ul>
BlueCard	<ul style="list-style-type: none"> <li>The BlueCard Program allows BCBS traditional and PPO members to receive the same benefits as their home plan while traveling or living outside of their home plan area.</li> </ul>

Source: CareFirst internal product marketing materials, 2001

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## CareFirst has thirty-eight locations in four states

### CareFirst Corporate Locations

Description	City, State
Headquarters	• Owings Mills, MD
District Sales Offices	• Annapolis, MD; Cumberland, MD; Hagerstown, MD; Salisbury, MD
Medical Offices- MedStar	• Baltimore, MD
Medical Offices- Patuxent Medical Group	• Annapolis, MD; Columbia, MD (2- Two Knoll North Drive, I & II); Frederick, MD; Laurel, MD
Medical Offices- Potomac Physicians	• Baltimore, MD (2 -Inner Harbor & Security Boulevard); Bel Air, MD; Glen Burnie, MD; Severna Park, MD; Timonium, MD; White Marsh, MD
CareFirst Administrative Offices	<ul style="list-style-type: none"> <li>• Baltimore, MD; Easton, MD; Columbia, MD (2- Rivers Park I &amp; II; Cumberland, MD; Linthicum, MD; Timonium, MD)</li> <li>• Washington, D.C. ( 2- Federal Employee Operations, 12<sup>th</sup> Street; D.C. Headquarters @ Portals Building)</li> <li>• Dover, DE; Newark, DE; Newport, DE; Wilmington, DE (4- Center Road, D.E. Headquarters @ West 14<sup>th</sup> Street, two locations on Foulk Road)</li> </ul>
CareFirst Administrators	• Baltimore, MD; Charlotte, NC
National Capital Administrative Services	• Fairfax, VA; Owings Mills, MD (2- Owings Mills Boulevard Buildings. 3 & 4)

Source: CareFirst

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